

UNITED STATES DISTRICT COURT
FOR THE DISTRICT OF NEW JERSEY

MILAGROS GARMON

Plaintiff,

vs.

COMMUNITY LOAN
SERVICING, LLC;
NATIONSTAR MORTGAGE,
LLC D/B/A RIGHTPATH
SERVICING

Defendants.

Civil Action No. 2:22-cv-5974

**CLASS ACTION COMPLAINT
AND JURY DEMAND**

Milagros Garmon of full age, brings this class action complaint by and through the undersigned attorneys, against Defendants Community Loan Servicing, LLC and Nationstar Mortgage, LLC d/b/a Rightpath Servicing. (hereinafter “Defendants”), individually and on behalf of a class of all others similarly situated, pursuant to Rule 23 of the Federal Rules of Civil Procedure, based upon information and belief of Plaintiff’s counsel, except for allegations specifically pertaining to Plaintiff, which are based upon Plaintiff’s personal knowledge.

JURISDICTION AND VENUE

1. Jurisdiction is appropriately laid in the United States District Court, District of New Jersey under 28 USC §1331 as this claim is based upon a federal statute and federal question jurisdiction.

2. Venue is appropriately laid in the District Court of New Jersey under 28 U.S.C. §1391(b)(2) as the events causing the claim occurred substantially within the State of New Jersey.

PARTIES

3. Plaintiff Milagros Garmon owns and resides in the real property at 520 Purce St., Hillside, New Jersey.

4. Defendant Nationstar Mortgage, LLC d/b/a Rightpath Servicing (“Nationstar-RP”) is the loan servicer for the mortgage loan associated with Plaintiff’s Hillside, New Jersey residence. Nationstar-RP maintains its principal location of business in Dallas Texas. For service of process, Nationstar-RP maintains an agent in New Jersey known as Corporation Service Company with an address at Princeton South Corporate Ctr Ste 160, 100 Charles Ewing Blvd, Ewing, New Jersey 08628.

5. Defendant Community Loan Servicing, LLC (Formerly known as Bayview Loan Servicing) previously served the mortgage loan associated with Plaintiff’s Hillside, New Jersey residence. Community Loan Servicing, LLC maintains its principal location of business in Coral Gables, Florida. For service of process, Community Loan Servicing, LLC maintains an agent in New Jersey known as Corporation Service Company with an address at Princeton South Corporate Ctr Ste 160, 100 Charles Ewing Blvd, Ewing, New Jersey 08628.

FACTUAL ALLEGATIONS

6. Plaintiff Milagros Garmon owns and resides in the real property at 520 Purce St., Hillside, New Jersey.
7. On or about November 17, 2017 Ms. Garmon executed a promissory note payable to MLB Residential Lending, LLC in the amount of \$166,920.
8. The promissory note was executed in connection with the purchase of Ms. Garmon's primary residence, the real property located at 520 Purce Street, Hillside, New Jersey.
9. The promissory note had a fixed interest rate of 5.25%.
10. Simultaneous to executing the promissory note, Ms. Garmon executed a mortgage securing the loan to the property.
11. Following a financial hardship, Ms. Garmon defaulted on the mortgage loan on or about April 1, 2019.
12. After the default, in October 2019, the mortgage loan was assigned to Lakeview Loan Servicing, LLC.
13. Lakeview retained third party loan servicers to collect the mortgage debt on its behalf.
14. Defendant Community Loan Servicing, LLC was hired by Lakeview as the loan servicer for the mortgage loan, with the obligation to collect on the debt.
15. Community Loan Servicing, LLC is a company that uses the mail, telephone,

and/or facsimile in a business the principal purpose of which is the collection of debts, or that regularly collects or attempts to collect debts alleged to be owed to another.

16. Community Servicing, LLC is a “debt collector” as defined under the FDCPA 15 U.S.C. §1692a(6).

17. From prior to February 2022 until May 2022, Community Servicing, LLC serviced Ms. Garmon’s mortgage loan and engaged in debt collection activities on behalf of the owner of the loan, Lakeview Loan Servicing, LLC.

18. In or around June 2022 servicing of the mortgage loan was transferred from Community Servicing, LLC to Nationstar-RP, who has remained the servicer of the loan at all times since.

19. Nationstar-RP was hired by Lakeview as the loan servicer for the mortgage loan, with the obligation to collect on the debt.

20. Nationstar-RP is a company that uses the mail, telephone, and/or facsimile in a business, the principal purpose of which is the collection of debts, or that regularly collects or attempts to collect debts alleged to be owed to another.

21. Nationstar-RP is a “debt collector” as defined under the FDCPA 15 U.S.C. §1692a(6).

22. From June 2022 through the present, Nationstar-RP has serviced Ms. Garmon’s mortgage loan and engaged in debt collection activities on behalf of the

owner of the loan, Lakeview Loan Servicing, LLC.

23. On October 11, 2019, Lakeview Loan Servicing, LLC filed a foreclosure lawsuit to collect the mortgage debt. The suit was filed under New Jersey State Court docket F-016717-19.

24. On February 3, 2022, Lakeview Loan Servicing, LLC filed a motion for entry of final judgment in the foreclosure lawsuit. Accompanying the motion for entry of final judgment was an affidavit executed by Community Loan Servicing, LLC “as attorney in fact for Lakeview Loan Servicing, LLC” setting forth the amounts allegedly owed on the mortgage loan.

25. On March 7, 2022, judgment was entered against the Plaintiff, Milagros Garmon in the amount of \$215,488.16. A true and correct copy of the judgment is attached hereto as **Exhibit A**.

26. Pursuant to New Jersey R. 4:42-11, a judgment creditor is entitled to interest on a judgment in the amount of the annual rate of interest shall equal the average rate of return, to the nearest whole or one-half percent, for the corresponding preceding fiscal year terminating on June 30, of the State of New Jersey Cash Management Fund (State accounts) as reported by the Division of Investment in the Department of the Treasury, but the rate shall be not less than 0.25%, plus 2% per annum.

27. Pursuant to a Notice To The Bar released by Glenn A. Grant, J.A.D. Acting

Administrative Director of the Courts dated October 4, 2021, the statutory post-judgment rate of interest for the year 2022 is 2.25%. A true and correct copy of the Notice to The Bar is attached hereto as **Exhibit B**.

28. In the year 2021, the statutory interest rate for post-judgment interest was 3.5%.

29. Post judgment, U.S. Bank became a judgment creditor, and was thus only entitled to the interest rate pursuant to R. 4:42-11. “[A] judgment extinguishes the original cause of action and makes available a new cause of action on the judgment, which constitutes a higher form of security.” *Caterpillar Tractor Co. v. International Harvester Co.*, 120 F.2d 82, 87 n. 4 (3d Cir.1941); *Titus v. Miller*, 132 N.J.Eq. 541, 543, 29 A.2d 550 (Ch.1942); *Shadow Lawn Sav. & Loan Asso. V. Palmarozza* 190 N.J. Super. 314, 318 (App. Div. 1983).

30. Following entry of Final Judgment on March 7, 2022, Community Loan Servicing continued sending Plaintiff correspondence in connection with the collection of a debt.

31. By letter dated April 18, 2022, Community Loan Servicing, LLC demanded that Ms. Garmon pay principal plus interest on the loan at a rate of 5.25%. See **Exhibit C**.

32. By letter dated May 18, 2022, Community Loan Servicing, LLC again demanded that Ms. Garmon pay principal plus interest on the loan at a rate of 5.25%.

See **Exhibit D**.

33. The April 18 and May 18 letters are a “communication” as defined by 15 U.S.C. §1692a(2).

34. Upon receipt of the April 18 and May 18 debt collection letters, Ms. Garmon read the letters and demands for payment.

35. By letter date June 21, 2022, Nationstar-RP demanded that Ms. Garmon pay principal plus interest on the loan at a rate of 5.25%. See **Exhibit E**.

36. By letter dated July 19, 2022, Nationstar-RP demanded that Ms. Garmon pay principal plus interest on the loan at a rate of 5.25%. See **Exhibit F**.

37. By letter dated August 18, 2022, Nationstar-RP demanded that Ms. Garmon pay principal plus interest on the loan at a rate of 5.25%. See **Exhibit G**.

38. The June, July and August mortgage statement letters from Nationstar-RP are a “communication” as defined by 15 U.S.C. §1692a(2).

CLASS ALLEGATIONS

39. Plaintiff brings claims, pursuant to the Federal Rules of Civil Procedure (hereinafter “FRCP”) Rule 23, individually and on behalf of the following consumer classes.

40. **Class A** consists of: a) All consumers b) who were sent a collection letter from Community Loan Servicing, LLC c) attempting to collect a consumer debt post a foreclosure judgment in New Jersey d) which attempted to collect an interest rate e)

in excess of what is allowable under New Jersey R. 4:42-11 (f) which letter was sent on or after a date one year prior to the filing of this action and on or before a date 21 days after the filing of this action.

41. Class B consists of: a) All consumers b) who were sent a collection letter from Nationstar-RP c) attempting to collect a consumer debt post a foreclosure judgment in New Jersey d) which attempted to collect an interest rate e) in excess of what is allowable under New Jersey R. 4:42-11 (f) which letter was sent on or after a date one year prior to the filing of this action and on or before a date 21 days after the filing of this action.

42. The identities of all class members are readily ascertainable from the records of Defendant and those companies and entities on whose behalf they attempt to collect and/or have purchased debts.

43. Excluded from the Plaintiff Class are the Defendant and all officers, members, partners, managers, directors, and employees of the Defendant and their respective immediate families, and legal counsel for all parties to this action and all members of their immediate families.

44. There are questions of law and fact common to the Plaintiff Class, which common issues predominate over any issues involving only individual class members. The principal issue is whether the Defendants' written communications to consumers, in the forms attached as *Exhibits C-G*, violate 15 U.S.C. § 1692e and

1692f.

45. The Plaintiff's claims are typical of the class members, as all are based upon the same facts and legal theories.

46. The Plaintiff will fairly and adequately protect the interests of the Plaintiff Class defined in this complaint. The Plaintiff has retained counsel with experience in handling consumer lawsuits, complex legal issues, and class actions, and neither the Plaintiff nor Plaintiff's attorneys have any interests, which might cause them not to vigorously pursue this action.

47. This action has been brought, and may properly be maintained, as a class action pursuant to the provisions of Rule 23 of the Federal Rules of Civil Procedure because there is a well-defined community interest in the litigation:

(a) **Numerosity:** The Plaintiff is informed and believes, and on that basis alleges, that the Plaintiff Class defined above is so numerous that joinder of all members would be impractical.

(b) **Common Questions Predominate:** Common questions of law and fact exist as to all members of the Plaintiff Class and those questions predominate over any questions or issues involving only individual class members. The principal issue is whether the Defendant's written communications to consumers, in the forms attached as *Exhibits C-G*, violate 15 U.S.C. § 1692e and 1692f.

- (c) **Typicality:** The Plaintiff's claims are typical of the claims of the class members. The Plaintiff and all members of the Plaintiff Class have claims arising out of the Defendant's common uniform course of conduct complained of herein.
- (d) **Adequacy:** The Plaintiff will fairly and adequately protect the interests of the class members insofar as Plaintiff has no interests that are adverse to the absent class members. The Plaintiff is committed to vigorously litigating this matter. Plaintiff has also retained counsel experienced in handling consumer lawsuits, complex legal issues, and class actions. Neither the Plaintiff nor Plaintiff's counsel have any interests which might cause them not to vigorously pursue the instant class action lawsuit.
- (e) **Superiority:** A class action is superior to the other available means for the fair and efficient adjudication of this controversy because individual joinder of all members would be impracticable. Class action treatment will permit a large number of similarly situated persons to prosecute their common claims in a single forum efficiently and without unnecessary duplication of effort and expense that individual actions would engender.

48. Certification of a class under Rule 23(b)(3) of the Federal Rules of Civil

Procedure is also appropriate in that the questions of law and fact common to members of the Plaintiff Class predominate over any questions affecting an individual member, and a class action is superior to other available methods for the fair and efficient adjudication of the controversy.

49. Depending on the outcome of further investigation and discovery, Plaintiff may, at the time of class certification motion, seek to certify a class(es) only as to particular issues pursuant to Fed. R. Civ. P. 23(c)(4).

COUNT I

VIOLATION OF THE FAIR DEBT COLLECITON PRACTICES ACT (Individually)

50. Plaintiff reincorporates by reference all allegations previously set forth.

51. Ms. Garmon is a consumer as defined by 15 U.S.C. §1692a.

52. The mortgage loan associated with Ms. Garmon's primary residence is a debt as defined by 15 U.S.C. §1692a.

53. Community Loan Servicing, LLC is a debt collector as defined by 15 U.S.C. §1692a. Community Loan Servicing, LLC became the loan servicer after Ms. Garmon's loan was declared in default and accelerated.

54. The April 18, 2022 and May 18, 2022 correspondence Community Loan Servicing, LLC sent to Ms. Garmon are communications as defined by 15 U.S.C. §1692a.

55. Nationstar-RP is a debt collector as defined by 15 U.S.C. §1692a. Nationstar-

RP became the loan servicer after final judgment was entered against Ms. Garmon's and her loan had been declared in default and accelerated.

56. The June 21, July 19, and August 18, 2022 correspondence from Nationstar-RP sent to Ms. Garmon are communications as defined by 15 U.S.C. §1692a.

57. The Fair Debt Collection Practices Act 15 U.S.C. §1692e prohibits the "use of false, deceptive, or misleading representation or means in connection with the collection of any debt."

58. The Fair Debt Collection Practices Act 15 U.S.C. §1692e further prohibits "the false representation of (A) the character, amount, or legal status of any debt."

59. The Fair Debt Collection Practices Act 15 U.S.C. §1692e further prohibits "the use of any false representation or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer."

60. The specified debt collection correspondence Community Loan Servicing, LLC and Nationstar-RP sent to Ms. Garmon violate 15 U.S.C. §1692e and contain false, deceptive, and/or misleading representations of the sum of money owed on the loan.

61. The specified debt collection correspondence from Community Loan Servicing and Nationstar-RP SPS violate 15 U.S.C. §1692f because they are an unconscionable and/or unfair attempt to collect an amount of money not expressly authorized by the loan agreement or otherwise permitted by law.

62. Following the entry of foreclosure judgment, Community Loan Servicing, LLC and Nationstar-RP's attempts to collect interest in excess of the sum permitted under New Jersey R. 4:42-11 (f) constitutes a violation of 15 U.S.C. §1692e and §1692f.

63. Because of the conduct of Community Loan Servicing, LLC and Nationstar-RP, Ms. Garmon has suffered damages including but not limited to the overcharging of the amount due, confusion and an inability to accurately determine the amount owed on the loan, as well as stress and anxiety from being subjected to inaccurate unlawful contact from a debt collector.

64. Ms. Garmon is entitled to all relief available under 15 U.S.C. §1692k including but not limited to statutory damages, actual damages, attorney fees and costs of suit.

COUNT II

VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT

15 U.S.C. §1692e *et seq.*

(Individually and on behalf of all others similarly situated)

65. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs above herein with the same force and effect as if the same were set forth at length herein.

66. The debt collection efforts of Community Loan Servicing and Nationstar-RP attempted and/or directed towards the Plaintiff violated various provisions of the

FDCPA, including but not limited to 15 U.S.C. § 1692e.

67. Pursuant to 15 U.S.C. § 1692e, a debt collector may not use any false, misleading and/or deceptive means to collect or attempt to collect any debt or to obtain information concerning a consumer.

68. The Defendant violated said section in its letter to the Plaintiff by:

- a. Using a false, deceptive, and misleading representations or means in connection with the collection of a debt;
- b. Falsely representing the amount of the alleged debt in violation of 1692e(2)(A);
- c. Taking action that cannot legally be taken in violation of 1692e(5); and
- d. Making a false representation or using deceptive means to collect a debt in violation of 1692e(10).

69. By reason thereof, Defendant is liable to Plaintiff for judgment that Defendant's conduct violated Section 1692e et seq. of the FDCPA, actual damages, statutory damages, costs and attorneys' fees.

COUNT IV

VIOLATIONS OF THE FAIR DEBT COLLECTION PRACTICES ACT 15 U.S.C. §1692f et seq. (Individually on behalf of all others similarly situated)

70. Plaintiff repeats, reiterates and incorporates the allegations contained in paragraphs above herein with the same force and effect as if the same were set forth

at length herein.

71. The debt collection efforts of Community Loan Servicing and Nationstar-RP attempted and/or directed towards the Plaintiff violated various provisions of the FDCPA, including but not limited to 15 U.S.C. § 1692g.

72. Pursuant to 15 U.S.C. § 1692f, a debt collector must not use unfair or unconscionable practices when collecting a debt.

73. The Defendant violated said section in its letter to the Plaintiff by collecting an amount not permitted by law in violation of 1692f(1).

74. By reason thereof, Defendant is liable to Plaintiff for judgment that Defendant's conduct violated Section 1692f et seq. of the FDCPA, actual damages, statutory damages, costs and attorneys' fees.

DEMAND FOR TRIAL BY JURY

75. Pursuant to Rule 38 of the Federal Rules of Civil Procedure, Plaintiff hereby request a trial by jury on all issues so triable.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff demands judgment against Defendant as follows:

- (a) Declaring that this action is properly maintainable as a Class Action and certifying Plaintiff as Class representative and Plaintiff's Counsel, as Class Counsel;
- (b) Awarding Plaintiff and the Class statutory damages;
- (c) Awarding Plaintiff and the Class actual damages;
- (d) Awarding Plaintiff costs of this Action, including reasonable attorneys' fees and expenses;
- (e) Awarding pre-judgment interest and post-judgment interest; and
- (f) Awarding Plaintiff and the Class such other and further relief as this Court may deem just and proper.

Dated: October 10, 2022

By: /s/ Adam Deutsch

Adam Deutsch, Esq.
Northeast Law Group, LLC
P.O. Box 60717
Longmeadow, MA 01106
(413) 285-3646
ID 016542010

EXHIBIT A



SUPERIOR COURT OF NEW JERSEY
OFFICE OF FORECLOSURE
Cost Sheet

Chancery Division

Docket No. SWC-F-016717-19

County: UNION

Attorney's Allowance by Statute	50.00
Filing Fees Paid to Clerk	<u>250.00</u>
Counsel Fees Allowed Under R.4:42-9	<u>2304.48</u>
Sheriff Fees for Service	<u>24.00</u>
Search Costs Allowed Under R.4:42-10	<u>260.00</u>
Printing Costs for Publication	<u>0.00</u>
Cost of Filing Lis Pendens	<u>0.00</u>
Motions	<u>100.00</u>
Costs on Application for Writ of Execution (if applicable)	<u>0.00</u>
Other	<u>0.00</u>
Total Costs	<u>2988.48</u>

Date Taxed and Filed: 03/07/2022

Attorney: 007

Robertson, Anschutz, Schneid, Crane & Partners, PLLC
130 Clinton Road, Suite 202
FAIRFIELD, NJ 07004
973-575-0707
ATTORNEYS FOR PLAINTIFF
Frank Keenan, Esq.
STATE BAR NUMBER: 022041994

LAKEVIEW LOAN SERVICING, LLC. ,
Plaintiff

vs.

MILAGROS GARMON,
Defendant(s)

SUPERIOR COURT OF NEW JERSEY
CHANCERY DIVISION

UNION COUNTY

DOCKET NO. F-016717-19

FORECLOSURE JUDGMENT

This matter being opened to the Court by Robertson, Anschutz, Schneid, Crane & Partners, PLLC, Attorneys for the Plaintiff and it appearing that the Summons and Complaint and Amended Complaint, if any, has been duly issued and returned served on all Defendants and default having been entered against all Defendants; except MILAGROS GARMON who has filed an answer which does not dispute the priority of the Plaintiff's Mortgage; and the Plaintiff's Note and Mortgage having been presented and marked as Exhibits by the Court;

And it appearing from the Affidavits and/or Certifications filed herein that there is due to the Plaintiff the sum of \$215,448.16 on its mortgage described in the Complaint; and sufficient cause appearing;

It is , on this 7th day of March, 2022.

ORDERED AND ADJUDGED that the Plaintiff is entitled to have the sum of **\$215,448.16** together with lawful interest thereon to be computed from December 12, 2021

together with costs of this suit to be taxed, and a counsel fee of \$2,304.48 included therein raised and paid out of the mortgaged premises described in the Complaint;

And it is further **ORDERED AND ADJUDGED** that so much of the said mortgaged premises as will be sufficient to raise and satisfy the said Mortgage, interest and costs of the Plaintiff be sold and to raise and satisfy the mortgage, judgment or lien of the Defendants, if any above described in the order and by the priority above described and that an execution do issue for that purpose out of this Court directed to the Sheriff of the County of Union commanding him to make sale according to law of so much of the mortgaged premises as will be sufficient to satisfy the said Mortgage, interest and costs of the Plaintiff and that he pay out of the proceeds of sale to the Plaintiff or its attorney, its debt, interest and costs and to satisfy the mortgage, judgment or lien of the Defendants, if any above described in the order and by the priority above described and that he pay out of the proceeds of sale to the respective Defendant or its attorney, its debt, interest and costs and that in case there is a surplus, the same shall be brought into this Court to abide the further order of this Court; and that the said Sheriff make his report to this Court of the sale as required by the rules of the Court.

And it is further **ORDERED AND ADJUDGED** that the Plaintiff or the purchaser at the Sheriff's Sale herein, duly recover against the said Defendant(s), MILAGROS GARMON or anyone holding under them possession of the premises mentioned and described in the said Complaint with the appurtenances and that a Writ of Possession issue thereon.

And it is further **ORDERED AND ADJUDGED** that all of the Defendants to this action and each of them stand absolutely debarred and foreclosed of and from all equity of redemption of, in and to so much of the said Mortgaged premises as shall be sold as aforesaid under this Judgment.

However no possession is hereby awarded against any tenant protected by the provisions of the New Jersey Tenant Anti-Eviction Statute (N.J.S.A. 2A:18-61.1 et seq.) and no Writ of Possession shall issue against said tenants.

/s/ Robert J. Mega, J.S.C.

HON. ROBERT J. MEGA, J.S.C.

Respectfully Recommended

R.1:34-6 Office of Foreclosure

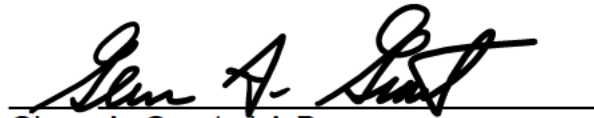
EXHIBIT B

NOTICE TO THE BAR

POST-JUDGMENT RATE OF INTEREST FOR CALENDAR YEAR 2022 (*RULE 4:42-11*)

Pursuant to *Rule 4:42-11(a)(ii)*, the post-judgment annual rate of interest for judgments not exceeding the monetary limit of the Special Civil Part at the time of entry for calendar year 2022 (commencing January 1, 2022) will be .25%.

Pursuant to *Rule 4:42-11(a)(iii)*, the post-judgment annual rate of interest for judgments exceeding the monetary limit of the Special Civil Part at the time of entry for calendar year 2022 (commencing January 1, 2022) will be 2.25%.

A handwritten signature in black ink, appearing to read "Glenn A. Grant", is written over a horizontal line.

Glenn A. Grant, J.A.D.
Acting Administrative Director of the Courts

Dated: October 4, 2021

EXHIBIT C



Community Loan Servicing, LLC
P.O. Box 740410
Cincinnati, OH 45274-0410
www.communityloanservicing.com

Mortgage Statement
Statement Date: 04/18/22

1.800.457.5105

+ 2059943 000011738 5201



Milagros Garmon
520 Purce St
Hillside, NJ 07205-1715



Account Number [REDACTED]
Payment Due Date 05/01/22
Total Amount Due **\$73,987.65**

If payment is received after 5/16/22, a \$36.87 late fee will be charged.
Please note, after 04/18/2022 this amount may not be sufficient to bring your loan current as additional fees, charges, or attorney fees/costs may have been incurred but not yet invoiced or processed as of the Statement Date, or may have been incurred after the Statement Date. Please contact us at the number above to obtain the current amount due.

Account Information

Outstanding Principal Balance †† \$163,958.38
Interest Rate 5.25%
Escrow Balance -\$29,385.38
Late Charge Balance \$405.57
Rec Corp Advance Balance \$6,802.87
Prepayment Penalty N
Property Address 520 PURCE STREET
HILLSIDE NJ 07205

Explanation of Amount Due

Fees & Charges Assessed* \$2,370.00
Past Due Amount** \$71,617.65
Reinstatement Amount **\$73,987.65**
(as of 04/18/2022)
Accelerated Amount **\$227,493.95**
(as of 04/18/2022)

†Payments will be applied in order that they become due (oldest first) unless bankruptcy or other court ordered payment plan is in place.
*Fees and Charges Assessed are comprised of Recoverable Corporate Advances, Late Fee and NSF Fees assessed since the last billing cycle.
**Past Due Amount is the sum of the due balances for Principal and Interest, Escrow and Fees & Charges.

Transaction Activity (03/17/22 to 04/18/22)

Date	Description	DEBITS	CREDITS
04/04	Foreclosure Attorney Cost	2350.00	
04/04	Escrow Advance Deposit		108.18

Additional Transaction may be found on Page 3

Past Payments Breakdown

	Paid Last Bill	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (for Taxes & Insurance)	\$0.00	\$0.00
Fees & Charges	\$0.00	\$0.00
Partial Payment (Unapplied)††	\$0.00	\$0.00
Total	\$0.00	\$0.00

Important Messages

†† Partial Payments: Any partial payment that you make is not applied to your mortgage payment, but instead is held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Delinquency Notice

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of 04/18/22 you are 1113 days delinquent on your mortgage.

Recent Account History:

Payment due: 11/01/21: Unpaid balance of \$1,790.48
Payment due: 12/01/21: Unpaid balance of \$1,790.48
Payment due: 01/01/22: Unpaid balance of \$1,894.88
Payment due: 02/01/22: Unpaid balance of \$1,894.88
Payment due: 03/01/22: Unpaid balance of \$1,894.88
Payment due: 04/01/22: Unpaid balance of \$1,894.88
Current payment due 05/01/22: \$1,894.88
Total: **\$73,987.65** due. You must pay this amount to bring your loan current.

If you are experiencing Financial Difficulty: See Back for Information about mortgage counseling or assistance.

Please be advised, we have made the first notice or filing required by applicable law to start the judicial or non-judicial foreclosure process.

†This is your Principal Balance only, not the amount required to pay your loan in full. Please contact Customer Service for your exact payoff balance. In the event you are in default or foreclosure, you must contact 1.800.457.5105 for payoff information.

COMMUNITY LOAN SERVICING, LLC
PO BOX 740410
CINCINNATI, OH 45274-0410

Please include the loan number on your check. If we cannot clearly associate the check with a single loan, it may delay or prohibit us from crediting your account.

Borrower **MILAGROS GARMON**

Loan Number [REDACTED]
Reinstatement Amount **\$73,987.65**

Due By: 05/01/22

Accelerated Amount: 227,493.95

If payment is received after 5/16/22, a \$36.87 late fee will be charged.

COMMUNITY LOAN SERVICING, LLC
PO BOX 740410
CINCINNATI, OH 45274-0410



Please indicate additional funds. Excess funds received by CLS without explicit application instructions, will be posted based on CLS internal payment hierarchy, which is driven by your loan documents and/or applicable law.

Additional Principal	\$	
Additional Escrow	\$	
Other	\$	
Total Amount Sent (Please do not send cash)	\$	

☐ Check here if your address/telephone number has changed and fill out form on reverse side.

Please do not write below this line. Servicing Code: MSP

Make check payable to Community Loan Servicing, LLC

MSP 0007398765 0022749395 7



Community Loan Servicing, LLC
P.O. Box 740410
Cincinnati, OH 45274-0410
www.communityloanservicing.com

Mortgage Statement
Statement Date: 04/18/22

Account Number [REDACTED]
Payment Due Date 05/01/22
Total Amount Due \$73,987.65

*If payment is received after 5/16/22, a \$36.87 late fee will be charged.
Please note, after 04/18/2022 this amount may not be sufficient to bring
your loan current as additional fees, charges, or attorney fees/costs may
have been incurred but not yet invoiced or processed as of the Statement
Date, or may have been incurred after the Statement Date. Please contact
us at the number above to obtain the current amount due.*

Transaction Activity (03/17/22 to 04/18/22)

Date	Description	DEBITS	CREDITS
04/04	MIP Disbursement	108.18	
04/14	Property Inspection	20.00	
04/15	Escrow Advance Deposit		108.18
04/15	MIP Disbursement	108.18	



EXHIBIT D



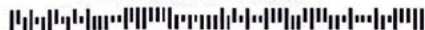
Community Loan Servicing, LLC
P.O. Box 740410
Cincinnati, OH 45274-0410
www.communityloanservicing.com

Mortgage Statement
Statement Date: 05/16/22

1.800.457.5105



Milagros Garmon
520 Purce St
Hillside, NJ 07205-1715



Account Information

Outstanding Principal Balance † \$163,958.38
Interest Rate 5.25%
Escrow Balance -\$31,312.38
Late Charge Balance \$405.57
Rec Corp Advance Balance \$6,882.87
Prepayment Penalty N
Property Address 520 PURCE STREET
HILLSIDE NJ 07205

†Payments will be applied in order that they become due (oldest first) unless bankruptcy or other court ordered payment plan is in place.

*Fees and Charges Assessed are comprised of Recoverable Corporate Advances, Late Fee and NSF Fees assessed since the last billing cycle.

**Past Due Amount is the sum of the due balances for Principal and Interest, Escrow and Fees & Charges.

Transaction Activity (04/19/22 to 05/16/22)

Date	Description	DEBITS	CREDITS
04/27	Escrow Advance Deposit		1927.00
04/27	Lien/Tax Authority Disbursements	1927.00	

Additional Transaction may be found on Page 3

Past Payments Breakdown

	Paid Last Bill	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (for Taxes & Insurance)	\$0.00	\$0.00
Fees & Charges	\$0.00	\$0.00
Partial Payment (Unapplied)††	\$0.00	\$0.00
Total	\$0.00	\$0.00

Important Messages

†† Partial Payments: Any partial payment that you make is not applied to your mortgage payment, but instead is held in a separate suspense account. If you pay the balance of a partial payment, the funds will then be applied to your mortgage.

Explanation of Amount Due

Fees & Charges Assessed* \$80.00
Past Due Amount** \$75,882.53
Reinstatement Amount \$75,962.53
(as of 05/16/2022)
Accelerated Amount \$230,171.11
(as of 05/16/2022)

****Delinquency Notice****

You are late on your mortgage payments. Failure to bring your loan current may result in fees and foreclosure – the loss of your home. As of 05/16/22 you are 1141 days delinquent on your mortgage.

Recent Account History:

Payment due: 12/01/21: Unpaid balance of \$1,790.48
Payment due: 01/01/22: Unpaid balance of \$1,894.88
Payment due: 02/01/22: Unpaid balance of \$1,894.88
Payment due: 03/01/22: Unpaid balance of \$1,894.88
Payment due: 04/01/22: Unpaid balance of \$1,894.88
Payment due: 05/01/22: Unpaid balance of \$1,894.88
Current payment due 06/01/22: \$1,894.88
Total: \$75,962.53 due. You must pay this amount to bring your loan current.

If you are experiencing Financial Difficulty: See Back for information about mortgage counseling or assistance.

Please be advised, we have made the first notice or filing required by applicable law to start the judicial or non-judicial foreclosure process.

†This is your Principal Balance only, not the amount required to pay your loan in full. Please contact Customer Service for your exact payoff balance. In the event you are in default or foreclosure, you must contact 1.800.457.5105 for payoff information.

COMMUNITY LOAN SERVICING, LLC
PO BOX 740410
CINCINNATI, OH 45274-0410

Please include the loan number on your check. If we cannot clearly associate the check with a single loan, it may delay or prohibit us from crediting your account.

Borrower **MILAGROS GARMON**

Loan Number

Reinstatement Amount \$75,962.53

Due By: 06/01/22

Accelerated Amount: 230,171.11

If payment is received after 6/16/22, a \$36.87 late fee will be charged.

COMMUNITY LOAN SERVICING, LLC
PO BOX 740410
CINCINNATI, OH 45274-0410



Please indicate additional funds. Excess funds received by CLS without explicit application instructions, will be posted based on CLS internal payment hierarchy, which is driven by your loan documents and/or applicable law.

Additional Principal	\$	
Additional Escrow	\$	
Other	\$	
Total Amount Sent (Please do not send cash)	\$	

☐ Check here if your address/telephone number has changed and fill out form on reverse side.

Please do not write below this line. Servicing Code: MSP

Make check payable to Community Loan Servicing, LLC

MSP 0007596253 0023017111 8



Community Loan Servicing, LLC
P.O. Box 740410
Cincinnati, OH 45274-0410
www.communityloanservicing.com

Statement Date: 05/16/22

Account Number	[REDACTED]
Payment Due Date	06/01/22
Total Amount Due	\$75,962.53
<small>If payment is received after 6/16/22, a \$36.87 late fee will be charged. Please note, after 05/16/2022 this amount may not be sufficient to bring your loan current as additional fees, charges, or attorney fees/costs may have been incurred but not yet invoiced or processed as of the Statement Date, or may have been incurred after the Statement Date. Please contact us at the number above to obtain the current amount due.</small>	

Transaction Activity (04/19/22 to 05/16/22)			
Date	Description	DEBITS	CREDITS
05/02	Attorney Title Cost	80.00	



EXHIBIT E



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44101

1992 2 MB 0.485 T11 P1 AUTO 416803.3-YNNNNN-30845149

MILAGROS GARMON
520 PURCE ST
HILLSIDE, NJ 07205



Customer Service: 833-685-2589
Monday through Friday from 7 a.m. to 8 p.m. (CT)
www.rightpathservicing.com

Your Dedicated Loan Specialist is Juan De La Fuente and can be reached at (833)-685-2550 or via mail at:
Cite Vista 4, 600 State Highway 121 Bypass,
Lewisville, TX 75067

Statement Date: 06/21/2022
Loan Number: [REDACTED]
Payment Due Date: 07/01/2022
Reinstatement Amount Due \$79,093.88**
If payment is received on or after 07/17/2022; \$0.00 late fee will be charged.

Property Address:
520 PURCE STREET
HILLSIDE, NJ 07205

Go Paperless.
Sign in to your account to activate.

Account Information

Interest Bearing Principal Balance \$163,958.38
Interest Rate 5.250%
Escrow Balance -\$31,420.56

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amounts Due

Principal	\$204.42
Interest	\$717.32
Escrow Amount (for Taxes & Insurance)	\$372.55
Optional Products and Services	\$0.00
Total Fees and Charges	\$405.57
Overdue Payment(s)	\$70,011.15
Lender Paid Expenses*	\$6,882.87
Partial Payment (Unapplied)	\$0.00
Reinstatement Amount Due**	\$79,093.88
Acceleration Amount Due	\$231,277.70
Trial/Workout Payment Amount	\$0.00

*Excludes lender advances for escrow disbursements

Past Payment Breakdown

	Payment Rec'd since 06/01/2022	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

RightPath ServicingSM and Mr. Cooper[®] are brand names for Nationstar Mortgage LLC.

Nationstar Mortgage LLC d/b/a RightPath Servicing is a debt collector. This is an attempt to collect a debt and any information obtained will be used for that purpose. However, if you are currently in bankruptcy or have received a discharge in bankruptcy, this communication is not an attempt to collect a debt from you personally to the extent that it is included in your bankruptcy or has been discharged but is provided for informational purposes only.

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Transaction Activity (06/01/2022 to 06/21/2022)

Date	Description	Total	Principal	Interest	Escrow	Other
06/10/2022	FHAM/P INS DISBURSED	\$108.18			\$108.18	
06/06/2022	Late Charge Assessed	\$405.57				\$405.57
06/01/2022	Escrow Adjustment	-\$31,312.38				
06/01/2022	New Loan	\$163,958.38	\$163,958.38			

Important Messages

(See Reverse side for Additional Critical Notices)

If the COVID-19 Pandemic has impacted your ability to make your mortgage payment, visit our COVID-19 Resource Center at rightpathservicing.com/forbearance. There's a fast and easy online application if you decide this program is right for you.

****The Reinstatement Amount Due is the amount you must pay as of the date of this billing statement to bring your loan current. Your loan has been accelerated. The Accelerated Amount Due is the approximate payoff as of the date of the billing statement. Neither of these amounts include fees and costs incurred but not yet billed. Please call us to request a reinstatement quote or payoff quote as these amounts will change frequently. We require all reinstatement payments to be made in certified funds through either a cashier's check or money order, made payable and mailed to RightPath Servicing.**

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



www.rightpathservicing.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MILAGROS GARMON

RIGHTPATH SERVICING
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516

ACCOUNT NUMBER

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO RIGHTPATH SERVICING*

REINSTATEMENT AMOUNT DUE*
07/01/2022 \$79,093.88

PAYMENT DUE IF RECEIVED ON OR AFTER
07/17/2022 \$79,093.88

ADDITIONAL ESCROW \$ _____
**ADDITIONAL PRINCIPAL \$ _____
FEES \$ _____
LENDER PAID EXPENSES \$ _____
TOTAL AMOUNT OF YOUR CHECK DO NOT SEND CASH

**All amounts must be paid in full before additional principal can be made.



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818080
5801 Postal Road
Cleveland, OH 44181

10/11/22 Page 32 of 32

CONTACT INFORMATION

Customer Service: 833-685-2589
Monday through Friday from 7 a.m. to 8 p.m. (CT)
www.rightpathservicing.com
Your Dedicated Loan Specialist is Juan De La Fuente and can be reached at (833)-685-2590 or via mail at:
Lake Vista 4, 800 State Highway 121 Bypass,
Lewisville, TX 75067

Statement Date: 06/21/2022
 Loan Number: [REDACTED]
 Payment Due Date: 07/01/2022
Reinstatement Amount Due: \$79,093.88**
 If payment is received on or after 07/17/2022, \$0.00 late fee will be charged.

Property Address:
520 PURCE STREET
HILLSIDE, NJ 07205

Go Paperless.
Sign in to your account to activate

MILAGROS GARMON
520 PURCE ST
HILLSIDE, NJ 07205

Transaction Activity (06/01/2022 to 06/21/2022) continued from Page 1

[illegible]

Lender Paid Expenses are funds paid by RightPath Servicing on your behalf to another company. These expenses may include, but are not limited to, **Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.**

**Total Fees & Charges* include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.*

Don't like paper? Go Paperless by signing in to your account at www.rightpathservicing.com and updating your settings.

Welcome to RightPath Servicing! This is your first monthly billing statement. If you'd like, you can go Paperless by creating an account on www.rightpathservicing.com and updating your settings.

Want to make payments even easier? You can pay online at www.rightpathservicing.com or by setting up AutoPay in your online account settings.

Your year to date past payment breakdown only reflects payments we have received year to date; please refer to your last billing statement from your prior servicer for a complete year to date breakdown.

EXHIBIT F



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
8801 Postal Road
Cleveland, OH 44181

1268 2 MB 0.515 T7 P1 AUTO 455312.3-YNNNNN-30865051
MILAGROS GARMON
520 PURCE ST
HILLSIDE, NJ 07205

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 833-685-2589
Monday through Friday from 7 a.m. to 8 p.m. (CT)

www.rightpathservicing.com

Your Dedicated Loan Specialist is Juan De La Fuente and can be reached at (833)-685-2590 or via mail at:
Lake Vista 4, 800 State Highway 121 Bypass,
Lewisville, TX 75067

Statement Date: 07/19/2022
Loan Number: [REDACTED]
Payment Due Date: 08/01/2022
Reinstatement Amount Due: \$80,901.89**
If payment is received on or after 08/17/2022; \$0.00 late fee will be charged.

Property Address:
520 PURCE STREET
HILLSIDE, NJ 07205

Go Paperless.
Sign in to your account to activate.

Account Information

Interest Bearing Principal Balance \$163,958.38
Interest Rate 5.250%
Escrow Balance -\$33,484.74

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amounts Due

Principal	\$204.42
Interest	\$717.32
Escrow Amount (for Taxes & Insurance)	\$872.55
Optional Products and Services	\$0.00
Total Fees and Charges	\$405.57
Overdue Payment(s)	\$71,805.44
Lender Paid Expenses*	\$6,896.59
Partial Payment (Unapplied)	\$0.00
Reinstatement Amount Due**	\$80,901.89
Acceleration Amount Due	\$234,025.76
Trial/Workout Payment Amount	\$0.00

*Excludes lender advances for escrow disbursements

Lender Paid Expenses Summary

	Activity Since Last Statement	Total
Property Inspections (07/07/2022)	\$20.00	\$679.00
Legal Fees	\$13.72	\$6,217.59
Total	\$33.72	\$6,896.59

Past Payment Breakdown

	Payment Rec'd since 06/22/2022	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

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Transaction Activity (06/22/2022 to 07/19/2022)

Date	Description	Total	Principal	Interest	Escrow	Other
07/18/2022	Town Tax Disbursed	\$1,956.00			\$1,956.00	
07/12/2022	Property Inspections	\$20.00				\$20.00
07/11/2022	Property Inspections	\$20.00				\$20.00
06/27/2022	FHAMP INS DISBURSED	\$108.18			\$108.18	

Important Messages

(See Reverse side for Additional Critical Notices)

Did you know some states have announced assistance programs for homeowners affected by COVID-19? Visit ncsha.org/homeowner-assistance-fund to see what programs may be available in your area.

If the COVID-19 Pandemic has impacted your ability to make your mortgage payment, visit our COVID-19 Resource Center at rightpathservicing.com/forbearance. There's a fast and easy online application if you decide this program is right for you.

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* DETACH HERE AND RETURN WITH YOUR PAYMENT. PLEASE ALLOW A MINIMUM OF 7 TO 10 DAYS FOR POSTAL DELIVERY.



www.rightpathservicing.com

☐ PLEASE CHECK BOX IF MAILING ADDRESS OR PHONE NUMBER HAS CHANGED. ENTER CHANGES ON BACK OF COUPON

MILAGROS GARMON

RIGHTPATH SERVICING
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516

ACCOUNT NUMBER

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO RIGHTPATH SERVICING*

REINSTATEMENT AMOUNT DUE*

08/01/2022 \$80,901.89

PAYMENT DUE IF RECEIVED ON OR AFTER

08/17/2022 \$80,901.89

ADDITIONAL ESCROW \$ _____

**ADDITIONAL PRINCIPAL \$ _____

FEES \$ _____

LENDER PAID EXPENSES \$ _____

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal can be made.

91 [REDACTED] 008090189 008090189

455312.3-YNNNNN-332224025-1268.1



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

MILAGROS GARMON
520 PURCE ST
HILLSIDE, NJ 07205

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 833-685-2589
Monday through Friday from 7 a.m. to 8 p.m. (CT)
www.rightpathservicing.com
Your Dedicated Loan Specialist is Juan De La Fuente and can be reached at (833)-685-2590 or via mail at:
Lake Vista 4, 800 State Highway 121 Bypass,
Lewisville, TX 75067

Statement Date: 07/19/2022
Loan Number: [REDACTED]
Payment Due Date: 08/01/2022
Reinstatement Amount Due: \$80,901.89**
If payment is received on or after 08/17/2022, \$0.00 late fee will be charged.

Property Address:
520 PURCE STREET
HILLSIDE, NJ 07205

Go Paperless.
Sign in to your account to activate.

Transaction Activity (06/22/2022 to 07/19/2022) continued from Page 1

Date	Description	Total	Principal	Interest	Escrow	Other
06/24/2022	Legal Fees	-\$1.06				-\$1.06
06/24/2022	Legal Fees	-\$12.66				-\$12.66

As shown above, your escrow account has a negative balance. This shortage in your escrow account may result in an increase in your monthly escrow payment. We recommend you make additional payments to your escrow to eliminate or reduce the shortage.

Lender Paid Expenses are funds paid by RightPath Servicing on your behalf to another company. These expenses may include, but are not limited to, Legal Fees, Property Taxes, Homeowners Insurance, and Property Inspections.

"Total Fees & Charges" include, but are not limited to, phone pay fees, insufficient fund fees, or convenience fees. These fees & charges appear in the "Other" category of the Transaction Detail, if applied since the last billing cycle.

Don't like paper? Go Paperless by signing in to your account at www.rightpathservicing.com and updating your settings.

Want to make payments even easier? You can pay online at www.rightpathservicing.com or by setting up AutoPay in your online account settings.

Your year to date past payment breakdown only reflects payments we have received year to date; please refer to your last billing statement from your prior servicer for a complete year to date breakdown.

EXHIBIT G



RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 618040
S301 Postal Road
Cleveland, OH 44161

2239 2 MB 0.515 T11 P1 AUTO 497474.3-YNNNNN-30887107
MILAGROS GARMON
520 PURCE ST
HILLSIDE, NJ 07205

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 833-685-2589
Monday through Friday from 7 a.m. to 8 p.m. (CT)
www.rightpathservicing.com
Your Dedicated Loan Specialist is Juan De La Fuente and can be reached at (833)-685-2590 or via email at JuanDeLaFuente@rightpathservicing.com
Lake Vista 4, 800 State Highway 121 Bypass, Lewisville, TX 75067

Statement Date: 08/18/2022
Loan Number: [REDACTED]
Payment Due Date: 09/01/2022
Reinstatement Amount Due:** \$83,086.18
If payment is received on or after 09/17/2022, \$0.00 late fee will be charged.

Property Address:
520 PURCE STREET
HILLSIDE, NJ 07205

Go Paperless.
Sign in to your account to activate.

Account Information

Interest Bearing Principal Balance \$163,958.38
Interest Rate 5.250%
Escrow Balance \$33,592.92

The Principal Balance does not represent the payoff amount of your account and is not to be used for payoff purposes.

Explanation of Amounts Due

Principal	\$204.42
Interest	\$717.32
Escrow Amount (for Taxes & Insurance)	\$872.55
Optional Products and Services	\$0.00
Total Fees and Charges	\$405.57
Overdue Payment(s)	\$73,599.73
Lender Paid Expenses*	\$7,286.59
Partial Payment (Unapplied)	\$0.00
Reinstatement Amount Due**	\$83,086.18
Acceleration Amount Due	\$235,217.67
Trial/Workout Payment Amount	\$0.00

*Excludes lender advances for escrow disbursements

Past Payment Breakdown

	Payment Rec'd since 07/20/2022	Paid Year to Date
Principal	\$0.00	\$0.00
Interest	\$0.00	\$0.00
Escrow (Taxes & Insurance)	\$0.00	\$0.00
Optional Insurance	\$0.00	\$0.00
Fees and Charges	\$0.00	\$0.00
Lender Paid Expenses	\$0.00	\$0.00
Partial Payment (Unapplied)	\$0.00	\$0.00
Total	\$0.00	\$0.00

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Transaction Activity (07/20/2022 to 08/18/2022)

Date	Description	Total	Principal	Interest	Escrow	Other
07/27/2022	FHAMP INS DISBURSED	\$108.18			\$108.18	
07/21/2022	Appraisals	-\$390.00				-\$390.00

Important Messages

(See Reverse side for Additional Critical Notices)

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www.rightpathservicing.com

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MILAGROS GARMON

ACCOUNT NUMBER

WRITE YOUR LOAN NUMBER ON YOUR CHECK OR MONEY ORDER AND MAKE PAYABLE TO RIGHTPATH SERVICING*

REINSTATEMENT AMOUNT DUE*

09/01/2022 \$83,086.18

PAYMENT DUE IF RECEIVED ON OR AFTER

09/17/2022 \$83,086.18

ADDITIONAL ESCROW \$

**ADDITIONAL PRINCIPAL \$

FEES \$

LENDER PAID EXPENSES \$

TOTAL AMOUNT OF YOUR CHECK
DO NOT SEND CASH

**All amounts must be paid in full before additional principal can be made.

RIGHTPATH SERVICING
PO BOX 60516
CITY OF INDUSTRY, CA 91716-0516





RETURN SERVICE ONLY
PLEASE DO NOT SEND MAIL TO THIS ADDRESS
PO Box 616060
5801 Postal Road
Cleveland, OH 44161

MILAGROS GARMON
520 PURCE ST
HILLSIDE, NJ 07205

MORTGAGE LOAN STATEMENT

CONTACT INFORMATION

Customer Service: 833-685-2589
Monday through Friday from 7 a.m. to 8 p.m. (CT)
www.rightpathservicing.com
Your Dedicated Loan Specialist is Juan De La Fuente and can be reached at (833)-685-2590 or via mail at:
Lake Vista 4, 800 State Highway 121 Bypass,
Lewisville, TX 75067

Statement Date:	08/18/2022
Loan Number:	[REDACTED]
Payment Due Date:	09/01/2022
Reinstatement Amount Due:**	\$83,086.18

If payment is received on or after 09/17/2022, \$0.00 late fee will be charged.

Property Address:
520 PURCE STREET
HILLSIDE, NJ 07205

Go Paperless.
Sign in to your account to activate.

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Want to make payments even easier? You can pay online at www.rightpathservicing.com or by setting up AutoPay in your online account settings.